REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 28-38 are canceled. New claims 39-47 are added. Accordingly, claims 39-47 are pending.

With respect to claim 39 and support for the element "presenting to a self-service terminal user an option of accessing a third party application to obtain a service from the third party application while the user is at the self-service terminal", Applicant would like to respectfully refer the Examiner to page 4, line 24 to page 5, line 7 of the specification which states the following *(emphasis of underling added by Applicant)*:

The SST may provide a dedicated user input (such as a push button) for <u>accessing the third party application</u>. Alternatively or additionally, the display may be a touchscreen and the SST may allocate an area of the display for presenting the third party application, whereby, on touching the allocated area the third party application is activated. <u>When the third party application is activated</u>, the terminal may enlarge the allocated area, for example to substantially the full display area.

Preferably, during operation of the third party application the terminal application monitors the terminal usage to ensure that the user is still present and to conduct error handling functions as necessary. If the user abandons the terminal during execution of the server application, then the terminal application may terminate the server application until another user activates the server application.

In some embodiments, <u>more than one third party application</u> may be allocated display area on an SST.

With respect to claim 41 and support for the element "sending a response to the third party application to indicate the status of the request received from the third party application", Applicant would like to respectfully refer the Examiner to page 5, lines 21-23 of the specification which states the following *(emphasis of underling added by Applicant)*:

Preferably, the terminal provides the server with a <u>response indicating the status of the request</u>; for example, print request accepted, print error, printing completed, and such like.

With respect to claim 42 and support for the element "receiving a request from a third party application to use the peripheral device in response to the user accessing the third party application to obtain a service from the third party application while the user is at the self-service terminal", Applicant would like to respectfully point out that the specification is replete with references to this element. As an example, Applicant would like to respectfully refer the Examiner to page 6, lines 4-7 of the specification which states the following:

...so that users of the terminals are able to access the server application from the terminals, and the server application is able to issue requests to the terminal applications to use any peripheral devices incorporated in the terminals.

In connection with the above excerpt, the Examiner should note that "the server application" is also referred to as "a third party application". See page 2, line 23 to page 3, line 3 of the specification.

With respect to claim 45 and support for the element "a processor for (i) receiving a request from a third party application which is different from the terminal application to use the peripheral device to present third party information to the user, (ii) determining if the request from the third party application should be fulfilled, and (iii) using the peripheral device under control of the terminal application such that control of the peripheral device is not passed to the third party application at any time to present the user with the third party information and thereby to fulfill the request", Applicant would like to respectfully refer the

Examiner to page 5, lines 17-20 and page 17, lines 20-25 of the specification which states the following *(emphasis of underling added by Applicant)*:

For example, the terminal may allow the server to request printing of certain data. The terminal receives this request via the port <u>and uses the terminal application to access the printer</u> and to ensure that the data is printed and presented to the user.

It will also be appreciated that this embodiment ensures that <u>the terminal application 38 controls all the facilities</u> of the ATM 14a but allows the third party application 104 to make requests for use of some or all of the facilities. This has the advantage that the third party can use the facilities provided by the ATM 14a, <u>but the financial institution does not have to pass control of the facilities to the third party at any time</u>.

Applicant notes that the Examiner applies U.S. Patent No. 6,289,320 to Drummond et al. (referred to herein as "Drummond") to reject claims of the present application. In this regard, Applicant would like to respectfully point out that Drummond <u>does</u> pass control to a third party application flow – as applets are downloaded from an ATM user's home ATM network, and these applets execute code to control the ATM.

Drummond discloses an automated banking machine that allows a user to access his/her usual ATM screen at an ATM owned and operated by another bank (see col. 5 lines 13-27). The primary way of achieving this is to download HTML documents from a server 90 that replicate the user's usual ATM screen. The HTML documents include code to gather information relating to a transaction being requested by the user and to send the information back to the server 90. See for example col. 14 lines 55 to 64, and col. 16 line 67 to col. 17 line 5. As an alternative, instead of accessing pre-defined screens from the server 90, the ATM can include a Java applet to generate screens on-the-fly (see col. 16 lines 6-10, and col. 16 lines 19-23).
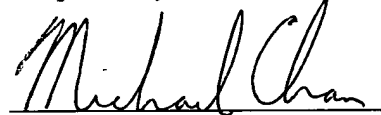
In both embodiments, Drummond requires the use of executable code (preferably in the form of Java applets, but optionally Active X controls) that are transferred to the ATM by

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the "home institution" and then control the peripherals to execute a transaction for the user (see col. 9 lines 1-17, and particularly lines 13-15). Col. 5 lines 28-34 states, "The foreign server or home server operate the banking machine by sending HTML documents that include instructions for operating the devices in the banking machine. The instructions are transmitted from the HTML document handling portion to the device application portion of the software, which operates the devices in response to the instructions."

In contrast, in the present application, control of the peripherals is never allowed to pass to any third party application.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

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